

United States Bankruptcy Court
Western District of Virginia

IN RE:
Cheek, Michael Shane & Cheek, Deborah Bryant
Debtor(s)

Case No. 14-62497
Chapter 13

CHAPTER 13 PLAN AND RELATED MOTIONS

This plan, dated December 29, 2014, is:

the first Chapter 13 plan filed in this case.
 a modified Plan that replaces the
 confirmed or unconfirmed Plan dated _____.

Date and Time of Modified Plan Confirmation Hearing:

Place of Modified Plan Confirmation Hearing:

The plan provisions modified by this filing are:

Creditors affected by this modification are:

NOTICE: YOUR RIGHTS WILL BE AFFECTED. You should read these papers carefully. If you oppose any provision of this Plan, or if you oppose any included motions to (i) value collateral, (ii) avoid liens, or (iii) assume or reject unexpired leases or executory contracts, you MUST file a timely written objection.

This Plan may be confirmed and become binding, and the included motions in paragraphs 3, 6, and 7 to value collateral, avoid liens, and assume or reject unexpired leases or executory contracts may be granted, without further notice or hearing unless a written objection is filed not later than seven (7) days prior to the date set for the confirmation hearing and the objecting party appears at the confirmation hearing.

The debtor(s)' schedules list assets and liabilities as follows:

Total Assets: **\$ 249,924.21**
Total Non-Priority Unsecured Debt: **\$ 63,935.22**
Total Priority Debt: **\$ 7,382.79**
Total Secured Debt: **\$ 133,157.48**

1. **Funding of Plan.** The debtor(s) propose to pay the Trustee the sum of \$ varies¹ per month for 42 months. Other payments to the Trustee are as follows:

¹ **42 payments of \$2,000.00**

The total amount to be paid into the Plan is **\$ 84,000.00**.

2. **Priority Creditors.** The Trustee shall pay allowed priority claims in full unless the creditor agrees otherwise.

A. **Administrative Claims under 11 U.S.C. § 1326.**

1. The Trustee will be paid the percentage fee fixed under 28 U.S.C. § 586(e), not to exceed 10%, of all sums disbursed except for funds returned to the debtor(s).
2. Debtor(s)' attorney will be paid \$ **2,771.00** balance due of the total fee of \$ **2,900.00** concurrently with or prior to the payments to remaining creditors.
 - (a) The \$ **2,771.00** in Debtor(s)' attorney's fees to be paid by the Chapter 13 Trustee are broken down as follows:
 - (i) \$ **2,771.00**: Fees to be approved, or already approved, by the Court at initial plan confirmation;
 - (ii) \$ _____: Additional pre-confirmation or post-confirmation fees already approved by the Court by separate order or in a previously confirmed modified plan [ECF # : \$; ECF # : \$;];
 - (iii) \$ _____: Additional post-confirmation fees being sought in this modified plan, which fees will be approved when this plan is confirmed;

B. Claims under 11 U.S.C. §507.

The following priority creditors will be paid by deferred cash payments pro rata with other priority creditors or in monthly installments as below, except that allowed claims pursuant to 11 U.S.C. § 507(a)(1) will be paid prior to other priority creditors but concurrently with administrative claims above:

Creditor	Type of Priority	Estimated Claim	Payment and Term
Commonwealth Of VA Dept Of Taxation	Income Taxes- 2013	726.12	Pro-rata
Internal Revenue Service	Income Taxes- 2013	6,405.14	Pro-rata
Robin F. Jefferson, Treasurer	Personal Property Taxes- 2014	251.53	Pro-rata

3. Secured Creditors: Motions to Value Collateral (“Cramdown”), Collateral being Surrendered, Adequate Protection Payments, and Payment of certain Secured Claims.

A. Motions to Value Collateral (other than claims protected from “cramdown” by 11 U.S.C. § 1322(b)(2) or by the final paragraph of 11 U.S.C. § 1325(a)). Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion to value collateral as set forth herein.

This section deals with valuation of certain claims secured by real and/or personal property, other than claims protected from “cramdown” by 11 U.S.C. § 1322(b)(2) [real estate which is debtor(s)' principal residence] or by the final paragraph of 11 U.S.C. § 1325(a) [motor vehicles purchased within 910 days or any other thing of value purchased within 1 year before filing bankruptcy], in which the replacement value is asserted to be less than the amount owing on the debt. **Such debts will be treated as secured claims only to the extent of the replacement value of the collateral. That value will be paid with interest as provided in sub-section D of this section. You must refer to section 3(D) below to determine the interest rate, monthly payment and estimated term of repayment of any “crammed down” loan. The deficiency balance owed on such a loan will be treated as an unsecured claim to be paid only to the extent provided in section 4 of the Plan.** The following secured claims are to be “crammed down” to the following values:

Creditor	Collateral	Purchase Date	Estimated Debt Bal.	Replacement Value
None				

B. Real or Personal Property to be Surrendered. Upon confirmation of the Plan, or before, the debtor(s) will surrender his/her/their interest in the collateral securing the claims of the following creditors in satisfaction of the secured portion of such creditors' allowed claims. To the extent that the collateral does not satisfy the claim, any timely filed deficiency claim to which the creditor is entitled may be paid as a non-priority unsecured claim. Confirmation of the Plan shall terminate the automatic stay as to the interest of the debtor(s) and the estate in the collateral. **See Paragraph 11 herein below.**

Creditor	Collateral Description	Estimated Value	Estimated Total Claim
None			

C. Adequate Protection Payments. The debtor(s) propose to make adequate protection payments required by 11 U.S.C. § 1326(a) or otherwise upon claims secured by personal property, until the commencement of payments provided for in sections 3(D) and/or 6(B) of the Plan, as follows:

Creditor	Collateral	Adeq. Protection Monthly Payment	To Be Paid By
None			

Any adequate protection payment upon an unexpired lease of personal property assumed by the debtor(s) pursuant to section 6(B) of the Plan shall be made by the debtor(s) as required by 11 U.S.C. § 1326(a)(1)(B) (payments coming due after the order for relief).

D. Payment of Secured Claims on Property Being Retained (except only those loans provided for in section 5 of the Plan): This section deals with payment of debts secured by real and/or personal property [including short term obligations, judgments, tax liens and other secured debts]. After confirmation of the Plan, the Trustee will pay to the holder of each allowed secured claim, which will be either the balance owed on the indebtedness or, where applicable, the collateral's replacement value as specified in sub-section A of this section, **whichever is less**, with interest at the rate provided below, the monthly payment specified below until the amount of the secured claim has been paid in full. **Upon confirmation of the Plan, the valuation and interest rate shown below will be binding unless a timely written objection to confirmation is filed with and sustained by the Court.**

Creditor	Collateral	Approx. Bal. Of Debt or “Crammed Down” Value	Interest Rate	Monthly Payment & Est. Term
None				

E. Other Debts. Debts which are (i) mortgage loans secured by real estate which is the debtor(s)' primary residence, or (ii) other long term obligations, whether secured or unsecured, to be continued upon the existing contract terms with any existing default in payments to be cured pursuant to 11 U.S.C. § 1322(b)(5), are provided for in section 5 of the Plan.

4. Unsecured Claims.

A. Not separately classified. Allowed non-priority unsecured claims shall be paid pro rata from any distribution remaining after disbursement to allowed secured and priority claims. Estimated distribution is approximately **100.00 %**. If this case were liquidated under Chapter 7, the debtor(s) estimate unsecured creditors would receive a dividend of approximately **0.00 %**.

B. Separately classified unsecured claims.

Creditor	Basis for Classification	Treatment
None		

5. Mortgage Loans Secured by Real Property Constituting the Debtor(s)' Primary Residence; Other Long Term Payment Obligations, whether secured or unsecured, to be continued upon existing contract terms; Curing of any existing default under 11 U.S.C. § 1322(b)(5). See Paragraph 11 herein below.

A. Debtor(s) to make regular contract payments; arrears, if any, to be paid by Trustee. The creditors listed below will be paid by the debtor(s) pursuant to the contract without modification, except that arrearages, if any, will be paid by the Trustee either pro rata with other secured claims or on a fixed monthly basis as indicated below, without interest unless an interest rate is designated below for interest to be paid on the arrearage claim and such interest is provided for in the loan agreement.

Creditor	Collateral	Regular Contract Payment	Estimated Arrearage	Interest Rate	Estimated Cure Period	Monthly Arrearage Payment
Wells Fargo Dealer Services	2011 Toyota Camry	360.00	0.00	0.00%	0--1	n/a
Wells Fargo Home Mortgage	Real Property	777.00	0.00	0.00%	0--1	n/a

B. Trustee to make contract payments and cure arrears, if any. The Trustee shall pay the creditors listed below the regular contract monthly payments that come due during the period of this Plan, and pre-petition arrearages on such debts shall be cured by the Trustee either pro rata with other secured claims or with monthly payments as set forth below.

Creditor	Collateral	Regular Contract Payment	Estimated Arrearage	Interest Rate on Arrearage	Monthly Payment on Arrearage & Est. Term
None					n/a

C. Restructured Mortgage Loans to be paid fully during term of Plan. Any mortgage loan against real estate constituting the debtor(s)' principal residence upon which the last scheduled contract payment is due before the final payment under the Plan is due shall be paid by the Trustee during the term of the Plan as permitted by 11 U.S.C. § 1322(c)(2) with interest at the rate specified below as follows:

Creditor	Collateral	Interest Rate	Estimated Claim	Monthly Payment & Term
None				

6. Executory Contracts and Unexpired Leases. The debtor(s) move for assumption or rejection of the executory contracts and leases listed below.

A. Executory contracts and unexpired leases to be rejected. The debtor(s) reject the following executory contracts.

Creditor	Type of Contract
None	

B. Executory Contracts and unexpired leases to be assumed. The debtor(s) assume the following executory contracts. The debtor agrees to abide by all terms of the agreement. The Trustee will pay the pre-petition arrearages, if any, through payments made pro rata with other priority claims or on a fixed monthly basis as indicated below.

Creditor	Type of Contract	Arrearage	Monthly Payment for Arrears	Estimated Cure Period
None				

Ntelos
YMCA
Dish Network

Cellular Telephone Contract
Gym Membership
TV

7. Liens Which Debtor(s) Seek to Avoid.

A. The debtor(s) move to avoid liens pursuant to 11 U.S.C. § 522(f). The debtor(s) move to avoid the following judicial liens and non-possessory, non-purchase money liens that impair the debtor(s)' exemptions. **Unless a written objection is timely filed with the Court, the Court may grant the debtor(s)' motion and cancel the creditor's lien.** If an objection is filed, the Court will hear evidence and rule on the motion at the confirmation hearing.

Creditor	Collateral	Exemption Basis	Exemption Amount	Value of Collateral
None				

B. Avoidance of security interests or liens on grounds other than 11 U.S.C. § 522(f). The debtor(s) have filed or will file and serve separate pleadings to avoid the following liens or security interests. The creditor should review the notice or summons accompanying such pleadings as to the requirements for opposing such relief. The listing here is for information purposes only.

Creditor	Type of Lien	Description of Collateral	Basis for Avoidance
None			

8. Treatment and Payment of Claims.

- All creditors must timely file a proof of claim to receive payment from the Trustee.
- If a claim is scheduled as unsecured and the creditor files a claim alleging the claim is secured but does not timely object to confirmation of the plan, the creditor may be treated as unsecured for purposes of distribution under the plan. This paragraph does not limit the right of the creditor to enforce its lien, to the extent not avoided or provided for in this case, after the debtor(s) receive a discharge.
- If a claim is listed in the plan as secured and the creditor files a proof of claim alleging the claim is unsecured, the creditor will be treated as unsecured for purposes of distribution under the plan.
- The Trustee may adjust the monthly disbursement amount as needed to pay an allowed secured claim in full.

9. Vesting of Property of the Estate. Property of the estate shall vest in the debtor(s) upon confirmation of the Plan.

Notwithstanding such vesting, the debtor(s) may not sell, refinance, encumber real property or enter into a mortgage loan modification without approval of the Court after notice to the Trustee, any creditor who has filed a request for notice and other creditors to the extent required by the Local Rules of this Court.

10. Incurrence of indebtedness. The debtor(s) shall not voluntarily incur additional indebtedness exceeding the cumulative total of \$5,000 principal amount during the term of this Plan, either unsecured or secured against personal property, except upon approval of the Court after notice to the Trustee, any creditor who has filed a request for notice, and other creditors to the extent required by the Local Rules of this Court.

11. Other provisions of this plan:

A. Any unsecured proof of claim for a deficiency which results from the surrender and liquidation of the collateral noted in paragraph 3.B of this plan must be filed by the earlier of the following dates or such claim will be forever barred: (1) within 180 days of the date of the first confirmation order confirming a plan which provides for the surrender of said collateral, or (2) within the time period set for the filing of an unsecured deficiency claim as established by any order granting relief from the automatic stay with respect to said collateral.

Said unsecured proof of claim for a deficiency must include appropriate documentation establishing that the collateral surrendered has been liquidated, and the proceeds applied, in accordance with applicable state law.

B. Any fees, expenses, or charges accruing on claims set forth in paragraph 5A or 5B of this Plan which are noticed to the debtor pursuant to Bankruptcy Rule 3002.1(c) shall not require modification of the debtor's plan to pay them. Instead, any such fees, expenses, or charges shall, if allowed, be payable by the debtor outside the Plan unless the debtor chooses to modify the plan to provide for them.

Dated: December 30, 2014

/s/ Margaret C. Valois Margaret Valois
Debtor(s)' Attorney

/s/ Michael Shane Check Michael S. Check

Debtor

/s/ Deborah Bryant Check Deborah S. Check

Joint Debtor

James River Legal Associates
7601 Timberlake Road
Lynchburg, VA 24502

(434) 845-4529

Exhibits: **Copy of Debtor(s)' Budget (Schedules I and J);**
Matrix of Parties Served with plan

Certificate of Service

January 2, 2015

I certify that on December 29, 2014, I mailed a copy of the foregoing to the creditors and parties in interest on the attached Service List.

/s/ Margaret C. Valois 
Signature

James River Legal Associates
7601 Timberlake Road
Lynchburg, VA 24502
(434) 845-4529 Fax: (434) 845-853

Ver. 09/17/09 [effective 12/01/09]

Bank Of America
ATTN Bankruptcy
PO Box 982235
El Paso, TX 79998-2235

Care Credit/ Synchrony Bank
PO Box 965036
Orlando, FL 32896-5036

Commonwealth Of VA Dept Of Taxation
Court Debt Collections Office
Po Box 2402
Richmond, VA 23218-2402

Internal Revenue Service
Department Of The Treasury
Kansas City, MO 64999

Internal Revenue Service
Insolvency Unit
PO Box 7317
Philadelphia, PA 19101

Kohl's Credit Card
PO Box 3043
Milwaukee, WI 53201

Ntelos
PO Box 580113
Charlotte, NC 28258-0113

Robin F. Jefferson, Treasurer
Campbell County, Virginia
PO Box 37
Rustburg, VA 24588-0037

Wells Fargo Dealer Services
PO Box 1697
Winterville, NC 28590-1697

Capital One Bank
PO Box 30285
Salt Lake City, UT 84130-0285

Citibank, N.A.
100 Citibank Drive
San Antonio, TX 78245

Credit One Bank
ATTN Bankruptcy
PO Box 98873
Las Vegas, NV 89193-8873

Internal Revenue Service
Insolvency Unit
400 N 8th St No. 76
Richmond, VA 23219

Internal Revenue Service
Insolvency Unit
400 N 8th St Ste 76
Richmond, VA 23219-4836

National Tire & Battery/ Citibank
PO Box 6497
Sioux Falls, SD 57117-6497

Peebles/ Comenity Bank
PO Box 182789
Columbus, OH 43218-2789

Virginia Department Of Taxation
Legal Unit
PO Box 2156
Richmond, VA 23218-2156

Wells Fargo Home Mortgage
PO Box 10335
Des Moines, IA 50306-0335

Fill in this information to identify your case:

Debtor 1	Michael Shane Cheek	
	First Name	Middle Name
Debtor 2	Deborah Bryant Cheek	
(Spouse, if filing)	First Name	Middle Name
United States Bankruptcy Court for the: Western District of Virginia		
Case number (if known)		

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 6l

12/13

Schedule I: Your Income

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Employment status

Debtor 1

Debtor 2 or non-filing spouse

Employed
 Not employed

Employed
 Not employed

Include part-time, seasonal, or self-employed work.

Occupation

Teacher

School Psychologist

Occupation may include student or homemaker, if it applies.

Employer's name

Hope Haven Day School

Campbell County

Employer's address

200 Blairs Middle School Cir

PO Box 100

Number Street

Number Street

Blairs, VA 24527-2452

City State ZIP Code

Rustburg, VA 24588-0100

City State ZIP Code

How long employed there? 3 years

20 years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

For Debtor 1

For Debtor 2 or
non-filing spouse

2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.

2. \$ 3,917.00 \$ 6,085.92

3. Estimate and list monthly overtime pay.

3. + \$ 0.00 + \$ 0.00

4. Calculate gross income. Add line 2 + line 3.

4. \$ 3,917.00 \$ 6,085.92

Debtor 1	Michael Shane Cheek	Case number (if known)	
	First Name Middle Name Last Name		
		For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here.....		→ 4. \$ 3,917.00	\$ 6,085.92
5. List all payroll deductions:			
5a. Tax, Medicare, and Social Security deductions		5a. \$ 788.93	\$ 1,254.26
5b. Mandatory contributions for retirement plans		5b. \$ 0.00	\$ 0.00
5c. Voluntary contributions for retirement plans		5c. \$ 0.00	\$ 0.00
5d. Required repayments of retirement fund loans		5d. \$ 0.00	\$ 0.00
5e. Insurance		5e. \$ 0.00	\$ 612.50
5f. Domestic support obligations		5f. \$ 0.00	\$ 0.00
5g. Union dues		5g. \$ 0.00	\$ 0.00
5h. Other deductions. Specify: <u>See Schedule Attached</u>		5h. +\$ 0.00	+\$ 991.80
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.		6. \$ 788.93	\$ 2,246.06
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.		7. \$ 3,128.07	\$ 3,839.86
8. List all other income regularly received:			
8a. Net income from rental property and from operating a business, profession, or farm		8a. \$ 0.00	\$ 0.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.			
8b. Interest and dividends		8b. \$ 0.00	\$ 0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive		8c. \$ 0.00	\$ 0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.			
8d. Unemployment compensation		8d. \$ 0.00	\$ 0.00
8e. Social Security		8e. \$ 0.00	\$ 0.00
8f. Other government assistance that you regularly receive		8f. \$ 0.00	\$ 0.00
Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.			
Specify: _____			
8g. Pension or retirement income		8g. \$ 0.00	\$ 0.00
8h. Other monthly income. Specify: <u>See Schedule Attached</u>		8h. +\$ 75.00	+\$ 80.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.		9. \$ 75.00	\$ 80.00
10. Calculate monthly income. Add line 7 + line 9.		10. \$ 3,203.07	+\$ 3,919.86 = \$ 7,122.93
11. State all other regular contributions to the expenses that you list in Schedule J.			
Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.			
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.			
Specify: _____		11. + \$ 0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income.			
Write that amount on the <i>Summary of Schedules and Statistical Summary of Certain Liabilities and Related Data</i> , if it applies		12. \$ 7,122.93	
Combined monthly income			
13. Do you expect an increase or decrease within the year after you file this form?			
<input checked="" type="checkbox"/> No.			
<input type="checkbox"/> Yes. Explain: <u>None</u>			

IN RE Cheek, Michael Shane & Cheek, Deborah Bryant
Debtor(s)

Case No. _____

SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)
Continuation Sheet - Page 1 of 1

	DEBTOR	SPOUSE
Other Payroll Deductions:		
Dental	0.00	52.50
Retirement	0.00	304.30
Health	0.00	560.00
HSA- Empl Contr-FX	0.00	75.00
Other monthly income:		
Musician	75.00	0.00
Travel Reimbursement From Campbell Co Schools	0.00	80.00

Fill in this information to identify your case:

Debtor 1	Michael Shane Cheek	
	First Name	Middle Name
Debtor 2 (Spouse, if filing)	Deborah Bryant Cheek	
	First Name	Middle Name
United States Bankruptcy Court for the: Western District of Virginia		
Case number (if known)		

Check if this is:

An amended filing
 A supplement showing post-petition chapter 13 expenses as of the following date:
 MM / DD / YYYY
 A separate filing for Debtor 2 because Debtor 2 maintains a separate household

Official Form 6J

Schedule J: Your Expenses

12/13

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household

1. Is this a joint case?

No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file a separate Schedule J.

2. Do you have dependents?

Do not list Debtor 1 and Debtor 2.

No

Yes. Fill out this information for each dependent.....

Dependent's relationship to Debtor 1 or Debtor 2

Dependent's age

Does dependent live with you?

Daughter

16

No
 Yes

Son

15

No
 Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

No

Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 6I.)

4. The rental or home ownership expenses for your residence. Include first mortgage payments and any rent for the ground or lot.

If not included in line 4:

4a. Real estate taxes
 4b. Property, homeowner's, or renter's insurance
 4c. Home maintenance, repair, and upkeep expenses
 4d. Homeowner's association or condominium dues

Your expenses

4. \$ 777.00

4a. \$ 0.00

4b. \$ 0.00

4c. \$ 50.00

4d. \$ 0.00

Debtor 1 **Michael Shane Cheek**
First Name Middle Name Last Name

Case number (if known) _____

Your expenses	
5.	\$ <u>0.00</u>
6. Utilities:	
6a. Electricity, heat, natural gas	\$ <u>300.00</u>
6b. Water, sewer, garbage collection	\$ <u>0.00</u>
6c. Telephone, cell phone, Internet, satellite, and cable services	\$ <u>360.00</u>
6d. Other. Specify: _____	\$ <u>0.00</u>
7. Food and housekeeping supplies	\$ <u>1,200.00</u>
8. Childcare and children's education costs	\$ <u>0.00</u>
9. Clothing, laundry, and dry cleaning	\$ <u>200.00</u>
10. Personal care products and services	\$ <u>40.00</u>
11. Medical and dental expenses	\$ <u>300.00</u>
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments.	\$ <u>600.00</u>
13. Entertainment, clubs, recreation, newspapers, magazines, and books	\$ <u>100.00</u>
14. Charitable contributions and religious donations	\$ <u>100.00</u>
15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.	
15a. Life insurance	\$ <u>144.00</u>
15b. Health insurance	\$ <u>0.00</u>
15c. Vehicle insurance	\$ <u>140.00</u>
15d. Other insurance. Specify: Cancer Insurance _____	\$ <u>118.00</u>
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify: _____	\$ <u>0.00</u>
17. Installment or lease payments:	
17a. Car payments for Vehicle 1	\$ <u>361.00</u>
17b. Car payments for Vehicle 2	\$ <u>0.00</u>
17c. Other. Specify: _____	\$ <u>0.00</u>
17d. Other. Specify: _____	\$ <u>0.00</u>
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 6l).	\$ <u>0.00</u>
19. Other payments you make to support others who do not live with you. Specify: _____	\$ <u>0.00</u>
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.	
20a. Mortgages on other property	\$ <u>0.00</u>
20b. Real estate taxes	\$ <u>0.00</u>
20c. Property, homeowner's, or renter's insurance	\$ <u>0.00</u>
20d. Maintenance, repair, and upkeep expenses	\$ <u>0.00</u>
20e. Homeowner's association or condominium dues	\$ <u>0.00</u>

Debtor 1	Michael Shane Cheek	Case number (<i>if known</i>)
	First Name Middle Name LastName	
21. Other. Specify:	21. +\$	0.00
22. Your monthly expenses. Add lines 4 through 21. The result is your monthly expenses.	22.	\$ 4,790.00
23. Calculate your monthly net income.	23a.	\$ 7,122.93
23b. Copy your monthly expenses from line 22 above.	23b.	-\$ 4,790.00
23c. Subtract your monthly expenses from your monthly income. The result is your <i>monthly net income</i> .	23c.	\$ 2,332.93
24. Do you expect an increase or decrease in your expenses within the year after you file this form?	For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?	
<input checked="" type="checkbox"/> No.		
<input type="checkbox"/> Yes.	None	